



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [WESBANCO, INC.](#)

City/State [WHEELING, WV](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [16,424,793](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
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4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESBANCO, INC.](#)

[1 BANK PLAZA](#)

[WHEELING, WV 26003](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	16,377,201			12,840,864			11,346,824			9,860,403					
Net income (\$000)	122,044			158,873			143,112			94,482					
Number of BHCs in peer group	128			125			118			148					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47	3.08	3.29	30			
+ Non-interest income	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33	0.88	0.93	50			
- Overhead expense	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29	2.23	2.60	32			
- Provision for credit losses	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27	0.10	0.11	52			
+ Securities gains (losses)	0.02	0.02	58	0.02	0.01	87	0	0	69	0.01	0.01	57			
+ Other tax equivalent adjustments	0	0	84	0	0	42	0	0	7	0	0	42			
= Pretax net operating income (tax equivalent)	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47	1.63	1.55	59			
Net operating income	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48	0.96	0.95	51			
Net income	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48	0.96	0.95	51			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		1.11			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50	3.95	4.06	42			
Interest expense	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35	0.48	0.54	43			
Net interest income (tax equivalent)	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51	3.47	3.54	41			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24	0.13	0.10	71			
Earnings coverage of net loan and lease losses (X)	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85	18.90	0.97	56			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26	0.71	0.95	25			
Allowance for loan and lease losses / Total loans and leases	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26	0.71	0.94	26			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.71	16	0.47	0.57	42	0.49	0.61	38	0.66	0.57	65			
30–89 days past due loans and leases / Total loans and leases	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26	0.18	0.32	32			
Liquidity and Funding															
Net noncore funding dependence	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47	16.78	13.97	60			
Net short-term noncore funding dependence	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51	11.02	9.65	54			
Net loans and leases / Total assets	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29	64.36	72.64	14			
Capitalization															
Tier 1 leverage ratio	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81	10.39	10.04	61			
Holding company equity capital / Total assets	16.78	11.16	96	16.50	12.43	88	15.86	12.22	88	14.21	10.84	91			
Total equity capital (including minority interest) / Total assets	16.78	11.29	96	16.50	12.57	88	15.86	12.27	87	14.21	10.89	90			
Common equity tier 1 capital / Total risk-weighted assets	13.40	12.38	71	12.89	12.17	73	13.14	12.12	74	12.14	11.90	61			
Net loans and leases / Equity capital (X)	3.91	5.58	15	3.96	5.21	21	3.85	5.29	18	4.53	6.82	9			
Cash dividends / Net income	72.48	42.30	89	45.17	33.12	73	40.49	27.31	76	48.45	32.32	70			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36		19.39			
Growth Rates															
Assets	4.49	16.68	15	26	9.26	87	27.03	7	91	0.27	9.89	10			
Equity capital	6.28	6.99	51	31.08	10.49	90	41.82	7.89	93	4.02	13.71	15			
Net loans and leases	4.99	9.07	36	34.69	9.10	91	20.56	7.89	88	1.48	12.54	8			
Noncore funding	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63	-18.34	-3.35	32			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Long-term debt / Equity capital	1.27	13.56	24	1.40	13.04	30	0	13.37	15	0	4.39	27			
Equity investment in subsidiaries / Equity capital	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45	103.11	105.17	46			
Cash from ops + noncash items + op expense / Op expense + dividends	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38	145.68	100.80	82			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	466,241	393,897	332,558	272,621		18.37	128.02
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	459,617	388,011	327,855	269,035		18.45	127.34
Tax-exempt income on loans and leases.....	6,624	5,886	4,703	3,586		12.54	188.25
Estimated tax benefit on income on loans and leases.....	1,761	1,565	1,250	1,931		12.54	42.31
Income on loans and leases (tax equivalent).....	468,002	395,462	333,808	274,552		18.34	127.51
Investment interest income (tax equivalent).....	74,934	90,394	83,025	68,531		-17.10	15.24
Interest on balances due from depository institutions.....	117	168	282	37		-30.36	875.00
Interest income on other earning assets.....	5,068	5,843	5,212	2,343		-13.26	196.72
Total interest income (tax equivalent).....	548,121	491,867	422,327	345,463		11.44	101.18
Interest on time deposits of \$250K or more	8,818	6,780	4,922	2,179		30.06	
Interest on time deposits < \$250K.....	4,744	8,851	7,528	7,929		-46.40	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	13,487	27,823	19,385	9,971		-51.53	199.91
Interest on other borrowings and trading liabilities.....	31,479	39,507	34,601	20,765		-20.32	242.35
Interest on subordinated debt and mandatory convertible securities	3,268	1,387	1,285	1,286		135.62	
Total interest expense.....	61,796	84,348	67,721	42,130		-26.74	149.93
Net interest income (tax equivalent).....	486,325	407,519	354,606	303,333		19.34	96.31
Non-interest income.....	123,022	111,636	98,643	86,365		10.20	69.86
Adjusted operating income (tax equivalent)	609,347	519,155	453,249	389,698		17.37	90.33
Overhead expense.....	353,010	311,200	264,327	219,568		13.44	82.46
Provision for credit losses.....	107,741	11,065	7,597	9,983			1214.72
Securities gains (losses)	2,726	3,097	86	567		-11.98	187.55
Other tax equivalent adjustments	1	0	-10	0			
Pretax net operating income (tax equivalent).....	151,360	200,097	181,287	160,714		-24.36	26.72
Applicable income taxes	23,035	34,341	31,412	53,807		-32.92	-18.93
Tax equivalent adjustments	6,281	6,883	6,763	12,425		-8.75	-38.81
Applicable income taxes (tax equivalent).....	29,316	41,224	38,175	66,232		-28.89	-24.21
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	122,044	158,873	143,112	94,482		-23.18	51.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	122,044	158,873	143,112	94,482		-23.18	51.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	122,044	158,873	143,112	94,482		-23.18	51.12
Investment securities income (tax equivalent).....	74,934	90,394	83,025	68,531		-17.10	15.24
US Treasury and agency securities (excluding mortgage-backed securities)	4,659	4,608	3,533	1,453		1.11	218.46
Mortgage-backed securities	40,389	49,702	41,862	26,231		-18.74	56.35
All other securities	29,886	36,084	37,630	40,847		-17.18	-20.79
Cash dividends declared.....	88,459	71,760	57,951	45,777		23.27	149.75
Common	85,815	71,760	57,951	45,777		19.59	142.29
Preferred.....	2,644	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent).....	3.35	3.27	55	3.83	4	34	3.72	3.87	39	3.50	3.78	25			
Less: Interest expense	0.38	0.48	40	0.66	0.98	26	0.60	0.79	34	0.43	0.50	40			
Equals: Net interest income (tax equivalent)	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47	3.08	3.29	30			
Plus: Non-interest income	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33	0.88	0.93	50			
Equals: adjusted operating income (tax equivalent)	3.72	4.04	37	4.04	4.41	32	3.99	4.46	26	3.95	4.26	38			
Less: Overhead expense.....	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29	2.23	2.60	32			
Less: Provision for credit losses.....	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27	0.10	0.11	52			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	97			
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.02	58	0.02	0.01	87	0	0	70	0	0.01	43			
Plus: other tax equivalent adjustments	0	0	84	0	0	42	0	0	7	0	0	42			
Equals: Pretax net operating income (tax equivalent)	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47	1.63	1.55	59			
Less: Applicable income taxes (tax equivalent).....	0.18	0.23	33	0.32	0.36	36	0.34	0.33	51	0.67	0.59	60			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	47			
Equals: Net operating income	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48	0.96	0.95	51			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	49			
Equals: Net income	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48	0.96	0.95	51			
Memo: Net income (last four quarters)	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48	0.96	0.95	51			
Net income-BHC and noncontrolling (minority) interest	0.75	0.83	38	1.24	1.20	51	1.26	1.25	48	0.96	0.95	51			
Margin Analysis															
Average earning assets / Average assets	87.84	92.32	7	87.33	91.05	11	88.36	91.48	21	88.62	93.19	5			
Average interest-bearing funds / Average assets.....	59.43	64.06	29	64.38	65.57	43	64.70	65.56	47	66.61	70.06	35			
Interest income (tax equivalent) / Average earning assets	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50	3.95	4.06	42			
Interest expense / Average earning assets.....	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35	0.48	0.54	43			
Net interest income (tax equivalent) / Average earning assets	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51	3.47	3.54	41			
Yield or Cost															
Total loans and leases (tax equivalent).....	4.30	4.27	56	4.95	5.09	47	4.76	4.95	44	4.31	4.52	33			
Interest-bearing bank balances	0.03	0.27	1	0.25	2.04	2	0.67	1.64	3	0.25	1.13	4			
Federal funds sold and reverse repos		0.68			2.44			2.17		0	0.83	9			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35			
Total earning assets	3.77	3.51	67	4.32	4.36	48	4.14	4.20	49	3.81	3.98	34			
Investment securities (tax equivalent)	2.61	2.25	78	2.97	2.76	71	2.90	2.68	71	2.98	2.61	72			
US Treasury and agency securities (excluding mortgage-backed securities)	2.23	1.75	75	2.65	2.32	76	2.38	2.05	75	2.06	1.66	76			
Mortgage-backed securities	2.29	2.05	72	2.53	2.61	41	2.35	2.50	31	2.09	2.19	35			
All other securities	3.69	3.24	72	3.82	4.06	53	3.62	4.20	47	4.17	3.85	58			
Interest-bearing deposits	0.33	0.53	28	0.67	1.10	20	0.54	0.81	27	0.38	0.52	34			
Time deposits of \$250K or more	2.12	1.42	92	2.03	1.96	55	1.86	1.44	84						
Time deposits < \$250K.....	0.34	1.36	1	0.75	1.82	5	0.68	1.29	13						
Other domestic deposits	0.22	0.36	24	0.55	0.93	19	0.44	0.67	28						
Foreign deposits		0.42			1.19			0.97			0.84				
Federal funds purchased and repos.....	0.48	0.62	53	1.70	1.86	44	1.42	1.51	45	0.77	0.68	68			
Other borrowed funds and trading liabilities	1.86	1.50	69	2.13	2.38	33	1.80	2.28	18	1.18	1.48	30			
All interest-bearing funds.....	0.63	0.74	44	1.02	1.49	23	0.92	1.19	31	0.64	0.71	42			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	123,022	111,636	98,643	86,365	
Fiduciary activities income	26,335	26,579	24,623	22,740	
Service charges on deposit accounts - domestic	20,767	25,696	22,564	19,546	
Trading revenue.....	1,504	1,116	-872	463	
Investment banking fees and commissions.....	6,192	6,991	7,185	6,672	
Insurance activities revenue.....	3,894	3,484	3,215	2,973	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	33	275	105	70	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	29,249	9,267	4,572	5,881	
Other non-interest income.....	35,048	38,228	37,251	28,020	
Total overhead expenses	353,010	311,200	264,327	219,568	
Personnel expense.....	197,588	171,798	146,194	127,294	
Net occupancy expense.....	50,545	41,856	35,308	31,833	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	13,412	10,340	6,980	4,940	
Other operating expenses.....	91,465	87,206	75,845	55,501	
Fee income on mutual funds and annuities.....	4,263	6,991	7,189	6,676	
Memoranda					
Assets under management in proprietary mutual funds and annuities	992,721	930,855	840,718	959,445	
Number of equivalent employees	2,612	2,705	2,388	1,940	
Average personnel expense per employee.....	75.65	63.51	61.22	65.62	
Average assets per employee.....	6,269.99	4,747.08	4,751.60	5,082.68	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.47	2.02	74	6.26	2.72	82	7.29	3.08	83	7.73	1.89	93			
Overhead expenses / Net Interest Income + non-interest income	58.54	62.28	37	60.75	61.29	53	59.20	60.88	42	58.20	62.21	29			
Percent of Average Assets															
Total overhead expense	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29	2.23	2.60	32			
Personnel expense.....	1.21	1.30	43	1.34	1.41	42	1.29	1.44	35	1.29	1.47	33			
Net occupancy expense.....	0.31	0.26	69	0.33	0.28	69	0.31	0.28	61	0.32	0.32	54			
Other operating expenses.....	0.64	0.94	25	0.76	0.97	35	0.73	0.97	27	0.61	0.79	28			
Overhead less non-interest income	1.40	1.25	65	1.55	1.32	63	1.46	1.38	54	1.35	1.65	22			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.93	61.82	36	59.94	60.64	52	58.32	60.37	41	56.34	61.01	29			
Personnel expense.....	32.43	32.36	45	33.09	32.39	51	32.25	32.51	43	32.66	34.72	32			
Net occupancy expense.....	8.29	6.58	76	8.06	6.52	77	7.79	6.48	76	8.17	7.51	62			
Other operating expenses.....	17.21	22.28	30	18.79	21.20	42	18.27	20.90	36	15.51	18.30	25			
Total non-interest income	20.19	28.83	33	21.50	29.23	40	21.76	28.50	39	22.16	21.24	57			
Fiduciary activities income	4.32	2.09	79	5.12	1.97	85	5.43	2.14	86	5.84	1.95	84			
Service charges on domestic deposit accounts	3.41	3.27	52	4.95	3.88	64	4.98	4.15	60	5.02	3.83	73			
Trading revenue.....	0.25	1.28	51	0.21	1.18	47	-0.19	0.85	8	0.12	0.07	83			
Investment banking fees and commissions.....	1.02	2.46	43	1.35	3.54	45	1.59	3.42	47	1.71	0.92	77			
Insurance activities revenue.....	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78	0.76	0.44	79			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48			
Net servicing fees	0.01	0.01	52	0.05	0.28	43	0.02	0.65	25	0.02	0.40	32			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	4.80	3.92	65	1.79	1.86	56	1.01	1.61	50	1.51	2.38	50			
Other non-interest income.....	5.75	9.65	31	7.36	10.04	39	8.22	9.86	51	7.19	7.34	51			
Overhead less non-interest income	37.74	31.93	65	38.44	31.06	69	36.55	31.46	60	34.18	39.09	28			
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.22	18.63	24	17.16	20.56	22	17.33	19.04	28	33.48	33.75	45			
Applicable income tax + TE / Pretax net operating income + TE	19.37	21.18	27	20.60	23.23	26	21.06	21.56	36	41.21	38.57	50			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	8,394,872	8,328,816	6,145,068	5,027,804			0.79	109.76
Commercial and industrial loans	1,862,150	1,300,641	931,695	728,580			43.17	262.16
Loans to individuals	296,222	355,783	302,517	322,094			-16.74	-13.88
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	2,938	4,583	6,448	4,101			-35.89	-20.85
Other loans and leases	405,352	326,149	283,241	283,256			24.28	88.26
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	10,961,534	10,315,972	7,668,969	6,365,835			6.26	115.81
Less: Allowance for loan and lease losses	185,827	52,429	48,948	45,284			254.44	345.52
Net loans and leases	10,775,707	10,263,543	7,620,021	6,320,551			4.99	113.90
Debt securities that reprice or mature in over 1 year	2,488,272	2,858,216	2,979,163	2,198,791			-12.94	7.68
Mutual funds and equity securities	2,995	3,451	4,064	5,613			-13.21	-35.26
Subtotal	13,266,974	13,125,210	10,603,248	8,524,955			1.08	80.43
Interest-bearing bank balances	705,957	38,521	44,392	19,711			1732.65	6408.92
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	221,077	387,095	155,900	72,573			-42.89	119.90
Trading assets	10,052	8,892	7,673	7,844			13.05	55.82
Total earning assets	14,204,060	13,559,718	10,811,213	8,625,083			4.75	90.12
Non-interest-bearing cash and due from depository institutions	198,303	195,184	141,701	102,310			1.60	151.05
Premises, fixed assets, and leases	249,420	261,014	166,925	130,722			-4.44	122.29
Other real estate owned	504	4,062	7,173	5,195			-87.59	-91.11
Investment in unconsolidated subsidiaries	4,033	4,235	5,039	4,273			-4.77	26.19
Intangible and other assets	1,768,799	1,695,076	1,343,524	953,084			4.35	119.90
Total assets	16,424,793	15,719,289	12,475,575	9,820,667			4.49	93.79
Quarterly average assets	16,487,823	13,891,163	12,624,659	9,914,907			18.69	94.16
Average loans and leases (YTD)	10,882,175	7,992,865	7,013,237	6,362,981			36.15	124.88
Memoranda								
Loans held-for-sale	168,377	43,013	8,994	20,320			291.46	2031.62
Loans not held-for-sale	10,793,157	10,272,959	7,659,975	6,345,515			5.06	112.82
Real estate loans secured by 1–4 family	2,889,014	3,051,938	2,628,569	2,165,941			-5.34	52.67
Commercial real estate loans	5,464,227	5,234,623	3,478,093	2,843,745			4.39	160.00
Construction and land development	767,536	792,174	574,009	432,557			-3.11	104.76
Multifamily	538,402	513,577	548,034	464,359			4.83	47.65
Nonfarm nonresidential	4,158,289	3,928,872	2,356,050	1,946,829			5.84	205.29
Real estate loans secured by farmland	41,631	42,255	38,406	18,118			-1.48	406.34
Total investment securities	2,712,344	3,248,762	3,139,127	2,276,977			-16.51	12.27
U.S. Treasury securities	39,982	32,837	19,879	0			21.76	
US agency securities (excluding mortgage-backed securities)	219,461	168,844	152,476	83,306			29.98	162.81
Municipal securities	716,890	831,984	1,013,633	899,485			-13.83	-14.89
Mortgage-backed securities	1,673,987	2,129,333	1,878,526	1,219,815			-21.38	20.21
Asset-backed securities	0	0	0	0				
Other debt securities	59,029	82,313	70,549	68,758			-28.29	-36.57
Mutual funds and equity securities	2,995	3,451	4,064	5,613			-13.21	-35.26
Available-for-sale securities	1,978,137	2,393,558	2,114,129	1,267,477			-17.36	40.99
U.S. Treasury securities	39,982	32,837	19,879	0			21.76	
US agency securities (excluding mortgage-backed securities)	211,682	159,628	141,653	71,841			32.61	153.50
Municipal securities	115,763	145,608	185,112	104,830			-20.50	44.23
Mortgage-backed securities	1,584,835	2,006,396	1,730,226	1,049,790			-21.01	34.76
Asset-backed securities	0	0	0	0				
Other debt securities	25,875	49,089	37,259	35,403			-47.29	-55.84
Mutual funds and equity securities	0	0	0	5,613			-100.00	
Held-to-maturity securities appreciation (depreciation)	36,971	22,770	-192	14,284			62.37	46.26
Available-for-sale securities appreciation (depreciation)	61,479	24,143	-27,929	-17,330			154.65	
Structured notes, fair value	0	10,521	35,122	21,956			-100.00	-100.00
Pledged securities	1,774,636	2,026,128	1,961,368	1,346,494			-12.41	73.39

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	4,070,307	3,178,285	2,441,052	1,846,768		28.07	210.37
NOW, ATS and transaction accounts	2,839,536	2,316,855	2,146,508	1,625,015		22.56	146.47
Time deposits less brokered deposits) < \$250K.....	1,236,637	1,520,546	1,072,266	889,742		-18.67	
MMDA and other savings accounts	3,903,900	3,454,706	2,788,783	2,297,005		13.00	90.86
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	12,050,380	10,470,392	8,448,609	6,658,530		15.09	128.92
Time deposits of \$250K or more	350,250	490,431	321,881	214,136		-28.58	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	241,950	282,362	290,522	184,806		-14.31	197.40
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	365,576	1,056,357	488,561	540,770		-65.39	71.59
Other borrowings w/remaining maturity over 1 year	244,985	421,715	570,717	412,901		-41.91	-70.55
Brokered deposits < \$250K	28,808	43,198	61,154	170,942		-33.31	
Noncore funding	1,231,569	2,294,063	1,732,835	1,523,555		-46.31	-36.14
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	192,291	199,869	189,842	164,327		-3.79	81.07
Other liabilities	193,816	161,044	125,462	78,934		20.35	255.80
Total liabilities.....	13,668,056	13,125,368	10,496,748	8,425,346		4.13	85.88
Equity Capital							
Perpetual preferred stock (including surplus).....	144,484	0	0	0			
Common stock.....	141,834	141,827	113,758	91,756		0.00	76.62
Common surplus.....	1,634,815	1,636,966	1,166,701	684,730		-0.13	216.64
Retained earnings.....	831,688	824,694	737,581	651,357		0.85	51.24
Accumulated other comprehensive income	31,359	1,201	-37,871	-31,495		2511.07	
Other equity capital components	-27,443	-10,767	-1,342	-1,027			
Total holding company equity capital.....	2,756,737	2,593,921	1,978,827	1,395,321		6.28	145.67
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,756,737	2,593,921	1,978,827	1,395,321		6.28	145.67
Total liabilities and capital	16,424,793	15,719,289	12,475,575	9,820,667		4.49	93.79
Memoranda							
Non-interest-bearing deposits.....	4,070,307	3,178,285	2,441,052	1,846,768		28.07	210.37
Interest-bearing deposits.....	8,359,131	7,825,736	6,390,592	5,196,840		6.82	75.80
Total deposits.....	12,429,438	11,004,021	8,831,644	7,043,608		12.95	104.89
Long-term debt that reprices within 1 year	25,000	25,209	0	0		-0.83	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,593,921	1,978,827	1,395,321	1,341,408			
Accounting restatements.....	-26,591	0	0	0			
Net income.....	122,044	158,873	143,112	94,482			
Net sale of new perpetual preferred stock.....	144,484	0	0	0			
Net sale of new common stock.....	0	0	1,450	1,529			
Sale of treasury stock	976	159	399	0			
Less: Purchase of treasury stock	25,296	10,298	697	489			
Changes incident to business combinations.....	0	493,935	498,614	0			
Less: Dividends declared	88,459	71,760	57,951	45,777			
Change in other comprehensive income	30,158	39,072	-5,313	1,212			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	5,500	5,113	3,892	2,956			
Holding company equity capital, ending balance	2,756,737	2,593,921	1,978,827	1,395,321			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	51.11	36.22	82	52.98	37.78	72	49.26	37.19	68	51.20	53.41	44			
Commercial and industrial loans	11.34	13.52	37	8.27	12.02	31	7.47	12.85	25	7.42	10.82	34			
Loans to individuals	1.80	3.40	51	2.26	4.20	52	2.42	4.31	52	3.28	2.58	73			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45			
Agricultural loans.....	0.02	0.19	39	0.03	0.24	46	0.05	0.30	55	0.04	0.51	46			
Other loans and leases.....	2.47	4.63	34	2.07	5.01	28	2.27	5	31	2.88	2.62	65			
Net loans and leases.....	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29	64.36	72.64	14			
Debt securities over 1 year.....	15.15	15.55	50	18.18	14.60	70	23.88	14.63	89	22.39	13.96	84			
Mutual funds and equity securities	0.02	0.05	44	0.02	0.06	49	0.03	0.06	55	0.06	0.07	58			
Subtotal	80.77	78.16	51	83.50	79.65	48	84.99	79.97	54	86.81	87.26	38			
Interest-bearing bank balances	4.30	7.51	28	0.25	3.06	4	0.36	3.04	10	0.20	2.34	10			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35			
Debt securities 1 year or less	1.35	1.68	53	2.46	1.91	69	1.25	1.96	51	0.74	1.92	38			
Trading assets	0.06	1.01	41	0.06	1.19	38	0.06	1.33	41	0.08	0.02	84			
Total earning assets.....	86.48	91.05	6	86.26	89.53	15	86.66	89.74	18	87.83	92.22	4			
Non-interest cash and due from depository institutions.....	1.21	1.07	57	1.24	1.14	57	1.14	1.21	42	1.04	1.26	36			
Other real estate owned.....	0	0.02	24	0.03	0.03	57	0.06	0.04	69	0.05	0.06	59			
All other assets.....	12.32	7.82	91	12.50	9.27	84	12.21	8.98	84	11.13	6.45	97			
Memoranda															
Short-term investments	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19	0.94	4.63	8			
U.S. Treasury securities.....	0.24	0.84	61	0.21	1.03	52	0.16	1.04	49	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	1.34	0.63	76	1.07	0.54	77	1.22	0.69	81	0.85	1.50	49			
Municipal securities	4.36	1.69	81	5.29	1.34	90	8.12	1.62	96	9.16	2.97	90			
Mortgage-backed securities	10.19	11.75	45	13.55	11.44	64	15.06	11.13	74	12.42	9.19	71			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34			
Other debt securities	0.36	0.42	60	0.52	0.39	71	0.57	0.41	73	0.70	0.48	71			
Loans held-for-sale.....	1.03	0.52	78	0.27	0.39	55	0.07	0.30	36	0.21	0.32	64			
Loans held for investment	65.71	61.72	57	65.35	63.50	40	61.40	63.93	31	64.61	72.42	15			
Real estate loans secured by 1–4 family	17.59	11.91	72	19.42	13.29	74	21.07	13.46	80	22.05	16.44	73			
Revolving	3.83	1.66	91	4.03	2.07	79	4.73	2.27	86	5.33	2.71	79			
Closed-end, secured by first liens	13.55	9.81	71	15.11	10.69	75	16.06	10.57	78	16.44	13.03	69			
Closed-end, secured by junior liens	0.21	0.22	62	0.27	0.28	61	0.28	0.31	57	0.29	0.39	44			
Commercial real estate loans	33.27	22.22	80	33.30	22.23	73	27.88	21.58	56	28.96	33.79	34			
Construction and land development.....	4.67	3.40	67	5.04	3.44	71	4.60	3.51	63	4.40	4.55	54			
Multifamily.....	3.28	3.12	63	3.27	3.01	63	4.39	2.72	80	4.73	5.32	60			
Nonfarm nonresidential	25.32	14.72	84	24.99	14.69	78	18.89	14.44	63	19.82	22.30	34			
Real estate loans secured by farmland.....	0.25	0.33	65	0.27	0.36	66	0.31	0.41	67	0.18	0.81	46			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	76.58	57.15	88	80.74	57.46	88	80.13	56.49	86	78.98	73.20	59			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	76.58	57.15	88	80.74	57.46	88	80.13	56.49	86	78.98	73.20	59			
Real estate loans secured by 1–4 family.....	26.36	19.43	72	29.58	20.75	78	34.28	21.10	87	34.02	22.92	81			
Revolving	5.74	2.64	88	6.15	3.15	84	7.70	3.50	90	8.22	3.76	86			
Closed-end.....	20.61	16.59	67	23.44	17.39	73	26.58	17.39	84	25.80	18.68	74			
Commercial real estate loans	49.85	34.63	82	50.74	33.52	83	45.35	32.14	68	44.67	46.38	48			
Construction and land development.....	7	5.26	69	7.68	5.09	73	7.48	5.20	73	6.79	6.35	59			
1–4 family.....	1.69	0.93	74	1.57	0.94	73	1.35	1.02	67	1.39	1.50	61			
Other	5.32	4.19	65	6.11	4.02	74	6.14	4.05	73	5.41	4.76	61			
Multifamily.....	4.91	4.96	58	4.98	4.69	61	7.15	4.10	83	7.29	7.13	66			
Nonfarm nonresidential	37.94	22.93	87	38.09	22.15	88	30.72	21.40	70	30.58	30.84	48			
Owner-occupied.....	11.40	7.68	72	12.02	7.72	77	11.51	8.03	69	10.94	10.55	53			
Other.....	26.53	14.95	92	26.07	14.34	90	19.21	13.38	71	19.64	19.91	55			
Real estate loans secured by farmland.....	0.38	0.54	65	0.41	0.55	65	0.50	0.63	67	0.28	1.19	46			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45			
Commercial and industrial loans	16.99	22.17	31	12.61	19.53	27	12.15	20.32	24	11.45	15.52	40			
Loans to individuals	2.70	6.13	50	3.45	7.13	50	3.94	7.36	52	5.06	3.90	76			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34			
Agricultural loans.....	0.03	0.32	39	0.04	0.37	43	0.08	0.46	55	0.06	0.76	48			
Other loans and leases.....	3.70	9.09	35	3.16	9.85	30	3.69	9.66	31	4.45	3.75	67			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	480.72	381.27	71	557.42	391.26	79	469.97	379.80	60	495.01	518.19	44			
Real estate loans secured by 1–4 family.....	165.44	125.03	67	204.26	138.18	75	201.03	137.84	76	213.24	159.68	73			
Revolving	36.04	17.42	85	42.44	21.26	81	45.16	23.33	80	51.51	26.74	79			
Closed-end.....	129.40	106.14	62	161.81	115.20	75	155.87	112.79	76	161.73	130.06	67			
Commercial real estate loans	312.90	234.65	66	350.34	229.44	75	266	219.72	55	279.98	328.67	34			
Construction and land development.....	43.95	35.62	64	53.02	34.95	71	43.90	35.36	62	42.59	44.44	51			
1–4 family.....	10.58	6.34	71	10.84	6.61	70	7.90	7.04	60	8.68	10.44	58			
Other	33.37	28.16	61	42.18	27.32	74	36	27.26	64	33.91	33.34	53			
Multifamily.....	30.83	32.74	59	34.37	31.04	66	41.91	27.85	79	45.72	51.49	62			
Nonfarm nonresidential	238.12	155.06	78	262.95	152.10	81	180.19	147.22	59	191.67	217.26	39			
Owner-occupied.....	71.56	52.37	68	82.99	53.07	75	67.53	54.89	63	68.57	73.43	46			
Other	166.56	100.54	82	179.96	97.41	85	112.66	91.80	61	123.10	140.40	38			
Real estate loans secured by farmland.....	2.38	3.44	64	2.83	3.60	65	2.94	4.02	66	1.78	7.80	46			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45			
Commercial and industrial loans	106.63	139.91	35	87.05	122.02	34	71.25	128.82	27	71.73	105.25	34			
Loans to individuals	16.96	37.47	52	23.81	43.51	50	23.14	42.67	50	31.71	23.98	75			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34			
Agricultural loans.....	0.17	1.88	39	0.31	2.18	44	0.49	2.72	55	0.40	4.90	47			
Other loans and leases.....	23.21	49.54	30	21.83	52.44	27	21.66	51.79	29	27.89	25.83	67			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.58	27.32	82	38.96	26.45	81	34.23	24.79	72	34.14	35.69	53			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.18	183.76	65	268.99	178.57	76	200.76	167.93	57	213.97	253.35	37			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	313.74	240.85	65	351.98	236.10	75	268.28	225.98	55	282.54	331.68	35			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19	0.94	4.63	8			
Liquid assets	17.34	26.22	25	16.37	22.44	39	17.99	22.72	47	14.59	15.94	51			
Investment securities	16.51	17.85	45	20.67	16.99	69	25.16	17.27	84	23.19	16.65	79			
Net loans and leases	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29	64.36	72.64	14			
Net loans, leases and standby letters of credit	65.92	62.48	57	65.68	64.84	38	61.47	65.07	27	64.75	73.08	15			
Core deposits	73.37	70.67	44	66.61	63.09	46	67.72	62.13	55	67.80	69.79	36			
Noncore funding	7.50	14.13	33	14.59	19.36	42	13.89	21.34	34	15.51	17.09	45			
Time deposits of \$250K or more	2.13	2.11	58	3.12	2.94	57	2.58	2.89	48	2.18	3.54	36			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49			
Federal funds purchased and repos	1.47	1.47	66	1.80	1.94	63	2.33	1.97	70	1.88	1.20	71			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48			
Net federal funds purchased (sold)	1.47	0.54	78	1.80	0.48	79	2.33	0.54	84	1.88	1.21	72			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	2.23	1.24	75	6.72	3.01	87	3.92	3.67	57	5.51	4.47	61			
Earning assets that reprice within 1 year	20.47	39.38	11	22.62	39.29	9	22.86	40.29	10	24.50	33.41	27			
Interest-bearing liabilities that reprice within 1 year	6.43	8.20	48	8.47	10.19	46	6.91	10.01	36	7.84	16.67	27			
Long-term debt that reprices within 1 year	0.15	0.47	62	0.16	0.96	53	0	1.34	25	0	0.19	38			
Net assets that reprice within 1 year	13.89	29.11	17	13.98	26.63	15	15.95	27.38	25	16.66	15.65	48			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47	16.78	13.97	60			
Net short-term noncore funding dependence	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51	11.02	9.65	54			
Short-term investment / Short-term noncore funding	108.03	184.19	36	25.18	77.77	34	19.82	66.46	29	8.94	46.67	16			
Liquid assets - short-term noncore funding / Nonliquid assets	14.65	28.18	34	6.72	16.97	35	12.06	16.04	50	4.78	3.68	59			
Net loans and leases / Total deposits	86.70	79.43	72	93.27	90.31	55	86.28	90.08	38	89.73	92.86	35			
Net loans and leases / Core deposits	89.42	88.34	60	98.02	103.93	44	90.19	105	27	94.92	105.03	30			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.29	1.57	70	1.58	0.72	80	-0.02	-0.82	69	1.47	-0.05	97			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.80	4.31	55	1.67	1.36	64	-2.22	-1.98	43	-1.79	-0.62	14			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	0.01	0	75	-0.01	-0.05	38	-0.01	-0.02	28					
Percent of Investment Securities															
Held-to-maturity securities	26.96	11.38	77	26.22	12.67	73	32.52	16.19	74	44.34	13.07	89			
Available-for-sale securities	72.93	87.23	23	73.68	85.40	27	67.35	81.88	26	55.66	86.93	10			
U.S. Treasury securities	1.47	4.72	59	1.01	6.15	49	0.63	6.99	44	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	8.09	4.01	76	5.20	3.49	72	4.86	4.02	65	3.66	10.16	44			
Municipal securities	26.43	9.83	82	25.61	7.75	88	32.29	9.16	91	39.50	17.86	87			
Mortgage-backed securities	61.72	66.64	42	65.54	67.43	43	59.84	65.45	36	53.57	55.76	42			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34			
Other debt securities	2.18	3.01	57	2.53	2.94	64	2.25	2.79	62	3.02	3.25	64			
Mutual funds and equity securities	0.11	0.35	43	0.11	0.40	45	0.13	0.42	49	0.25	0.58	55			
Debt securities 1 year or less	8.15	10.55	51	11.92	11.86	61	4.97	11.91	33	3.19	11.90	26			
Debt securities 1 to 5 years	11.23	17.03	46	7.97	17.94	37	7.73	19.18	33	6.35	23.53	16			
Debt securities over 5 years	80.51	69.86	60	80.01	66.02	61	87.18	64.73	81	90.22	60.73	88			
Pledged securities	65.43	35.67	84	62.37	30.57	88	62.48	33.30	86	59.14	46.78	65			
Structured notes, fair value	0	0.02	42	0.32	0.03	90	1.12	0.04	94	0.96	0.08	92			
Percent Change from Prior Like Quarter															
Short-term investments	117.81	183.32	50	112.50	26.69	85	117.04	6.77	96	-1.05	6.96	53			
Investment securities	-16.51	23.62	5	3.49	11.75	41	37.86	9.42	86	-1.39	4.99	34			
Core deposits	15.09	26.88	16	23.93	11.23	84	26.88	7.29	91	4.90	13.94	23			
Noncore funding	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63	-18.34	-3.35	32			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,045,514	3,123,818	2,306,129	1,825,012	
Commit: Secured commercial real estate loans	727,461	897,065	566,304	452,425	
Commit: Unsecured real estate loans	4,079	13,997	2,660	6,125	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	50,914	60,245	48,253	38,650	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	351,877	93,013	28,994	23,225	
Written options contracts (interest rate)	115,027	36,943	18,375	2,905	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,440,431	883,164	534,520	591,802	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.54	22.01	46	19.87	23.52	47	18.49	24.05	37	18.58	17.28	60			
Standby letters of credit	0.31	0.71	31	0.38	0.84	34	0.39	0.92	33	0.39	0.40	57			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48			
Derivative contracts	11.61	48.62	32	6.45	68.47	20	4.66	65.81	20	6.29	6.82	56			
Interest rate contracts	11.61	34.36	34	6.45	47.31	21	4.66	43.84	21	6.29	6.72	56			
Interest rate futures and forward contracts	2.14	6.21	68	0.59	10.67	53	0.23	11.40	45	0.24	0.28	69			
Written options contracts (interest rate)	0.70	2.18	46	0.24	2.47	37	0.15	2.16	31	0.03	0.28	43			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41			
Interest rate swaps	8.77	20.83	37	5.62	28.86	23	4.28	26.74	23	6.03	5.41	63			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.99	42.82	37	39.08	45.53	58	32.88	44.93	48	28.68	25.74	63			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,907,335	1,013,120	581,889	617,932	
Interest rate contracts	1,907,335	1,013,120	581,889	617,932	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	351,877	93,013	28,994	23,225	
Written options	115,027	36,943	18,375	2,905	
Exchange-traded	0	0	0	0	
Over-the-counter	115,027	36,943	18,375	2,905	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	1,440,431	883,164	534,520	591,802	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,907,335	1,013,120	581,889	617,932	
Interest rate contracts	1,907,335	1,013,120	581,889	617,932	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,555,458	920,106	552,895	594,707	
One year or less	120,227	54,310	58,858	2,905	
Over 1 year to 5 years	215,213	110,763	91,798	184,824	
Over 5 years	1,220,018	755,033	402,239	406,978	
Gross negative fair value (absolute value)	57,342	17,552	5,081	7,374	
Gross positive fair value	48,613	14,588	5,303	7,338	
Held for trading	0	0	0	0	
Non-traded	48,613	14,588	5,303	7,338	
Current credit exposure on risk-based capital derivative contracts	46,393	14,549	4,630	7,291	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47			
Futures and forwards	18.45	14.05	66	9.18	13.49	58	4.98	12.78	44	3.76	12.76	54			
Written options	6.03	8.18	55	3.65	5.91	50	3.16	6.60	47	0.47	9.73	34			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49			
Over-the-counter	6.03	7.73	57	3.65	5.10	53	3.16	5.49	52	0.47	9.46	34			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39			
Swaps	75.52	68.76	47	87.17	69.75	61	91.86	70.34	65	95.77	66.04	65			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	81.55	91.48	21	90.82	93.86	27	95.02	94.47	40	96.24	87.47	54			
One year or less	6.30	32.05	25	5.36	32.17	21	10.11	32.51	32	0.47	15.62	29			
Over 1 year to 5 years	11.28	27.06	26	10.93	30.45	25	15.78	31.16	28	29.91	21.68	63			
Over 5 years	63.96	29.56	82	74.53	28.09	90	69.13	28.71	88	65.86	37.90	74			
Gross negative fair value (absolute value)	3.01	1.55	77	1.73	0.83	84	0.87	0.72	63	1.19	0.50	90			
Gross positive fair value	2.55	2.23	60	1.44	1.19	66	0.91	0.85	58	1.19	0.92	74			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.07	56	0.01	0.06	47	0	0.06	27	0.01	0	75			
Gross positive fair value (X)	0.03	0.09	32	0.01	0.07	29	0	0.06	22	0.01	0.01	67			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37			
Non-traded (X)	0.03	0.02	78	0.01	0.01	71	0	0.01	61	0.01	0	76			
Current credit exposure (X)	0.03	0.06	38	0.01	0.05	35	0	0.04	33	0.01	0	77			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.42	0.85	42	0.13	0.73	34	0.06	0.53	35	0.11	0.05	81			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	52,429	48,948	45,284	43,674	
Gross losses	12,535	12,657	10,567	12,689	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	5,486	5,073	6,634	4,316	
Net losses	7,049	7,584	3,933	8,373	
Provision for loan and lease losses	101,960	11,065	7,597	9,983	
Adjustments	38,487	0	0	0	
Ending balance	185,827	52,429	48,948	45,284	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.62	0.51	68	0.09	0.15	38	0.07	0.14	27	0.10	0.11	52			
Provision for loan and lease losses / Average loans and leases	0.94	0.82	63	0.14	0.24	38	0.11	0.24	29	0.16	0.16	56			
Provision for loan and lease losses / Net loan and lease losses	1,446.45	487.86	90	145.90	130.58	69	193.16	134.68	83	119.23	110.75	47			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26	0.71	0.95	25			
Allowance for loan and lease losses / Total loans and leases	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26	0.71	0.94	26			
Allowance for loan and lease losses / Net loans and leases losses (X)	26.36	11.58	84	6.91	8.03	63	12.45	7.54	82	5.41	16.23	33			
Allowance for loan and lease losses / Nonaccrual assets	503.87	299.17	83	116.73	218.72	31	159.44	214.03	47	122.97	270.69	21			
ALLL / 90+ days past due + nonaccrual loans and leases	404.87	244.34	80	92.69	151.73	33	140.72	160.51	57	114.50	232.03	23			
Gross loan and lease losses / Average loans and leases	0.12	0.34	20	0.16	0.28	35	0.15	0.30	32	0.20	0.16	67			
Recoveries / Average loans and leases	0.05	0.07	42	0.06	0.08	49	0.09	0.09	58	0.07	0.06	66			
Net losses / Average loans and leases	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24	0.13	0.10	71			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	48			
Recoveries / Prior year-end losses	43.34	33.98	72	48.01	36.22	82	52.28	41.30	73	39.77	50.41	55			
Earnings coverage of net loan and lease losses (X)	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85	18.90	0.97	56			
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.04	53	0.06	0.01	87	0.02	0.02	58	0.08	0.02	88			
Real estate loans secured by 1-4 family	0.04	0.01	81	0.06	0.01	88	0.06	0.01	85	0.11	0.03	91			
Revolving	0.01	0.01	64	-0.03	0.02	21	0.02	0.03	52	0.03	0.03	64			
Closed-end	0.05	0	87	0.08	0	94	0.07	0.01	91	0.14	0.02	92			
Commercial real estate loans	0.02	0.07	37	0.06	0.01	82	-0.01	0.01	23	0.06	0.01	80			
Construction and land development	0	0	68	-0.02	-0.01	27	-0.03	-0.03	30	-0.02	-0.04	33			
1-4 family	-0.01	0	9	0	0	88	0	-0.01	63	-0.01	0	11			
Other	0.01	0	76	-0.03	-0.01	22	-0.03	-0.02	27	-0.01	-0.04	33			
Multifamily	0	0	58	-0.01	0	7	0	0	28	-0.01	0	14			
Nonfarm nonresidential	0.02	0.11	36	0.08	0.02	86	-0.01	0.02	20	0.09	0.02	86			
Owner-occupied	0.01	0.02	63	0.05	0.01	90	-0.03	0.01	0	0.07	0.01	91			
Other	0.01	0.08	40	0.03	0.01	82	0.02	0.01	75	0.02	0.01	77			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	-0.26	0	6	0	0	50			
Commercial and industrial loans	0.11	0.47	23	0.07	0.37	17	0.10	0.31	24	0.24	0.18	70			
Loans to individuals	0.96	1.13	56	0.52	1.17	27	0.62	1.16	38	0.80	0.78	68			
Credit card loans		2.92			3.11			2.92			1.60				
Agricultural loans	0	0.19	35	0.04	0.08	68	0	0.15	38	0	0.06	41			
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	-0.01	0.15	9	0.04	0.15	48	0	0.14	36	0.01	0.27	47			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases.....		31,811		36,611		19,720		11,680					
90+ days past due loans and leases		9,018		11,650		4,084		2,726					
Nonaccrual loans and leases.....		36,880		44,913		30,700		36,825					
Total past due and nonaccrual loans and leases.....		77,709		93,174		54,504		51,231					
Restructured 30–89 days past due		215		281		151		508					
Restructured 90+ days past due		172		37		7		0					
Restructured nonaccrual		1,828		1,422		2,855		2,865					
Total restructured loans and leases		2,215		1,740		3,013		3,373					
30–89 days past due loans held for sale		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0					
Restructured loans and leases in compliance		3,540		5,113		5,744		6,055					
Other real estate owned.....		504		4,062		7,173		5,195					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual.....		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases.....	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26	0.18	0.32	32	
90+ days past due loans and leases	0.08	0.12	63	0.11	0.15	64	0.05	0.17	49	0.04	0.04	69	
Nonaccrual loans and leases.....	0.34	0.66	22	0.44	0.51	43	0.40	0.54	36	0.58	0.46	71	
90+ days past due and nonaccrual loans and leases.....	0.42	0.85	21	0.55	0.71	44	0.45	0.75	29	0.62	0.55	67	
30–89 days past due restructured.....	0	0.01	46	0	0.01	42	0	0.02	36	0.01	0.01	69	
90+ days past due restructured	0	0.01	68	0	0.01	65	0	0.01	56	0	0	41	
Nonaccrual restructured.....	0.02	0.13	17	0.01	0.14	16	0.04	0.16	18	0.05	0.10	32	
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	48	
90+ days past due loans held for sale.....	0	0	41	0	0	42	0	0	43	0	0	48	
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	48	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.29	0.40	44	0.35	0.43	51	0.26	0.44	26	0.18	0.32	32	
90+ days past due assets	0.08	0.12	63	0.11	0.15	63	0.05	0.18	47	0.04	0.04	69	
Nonaccrual assets	0.34	0.67	22	0.44	0.53	43	0.40	0.57	36	0.58	0.47	71	
30+ days past due and nonaccrual assets	0.71	1.29	27	0.90	1.19	44	0.71	1.26	21	0.80	0.89	55	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.28	0.52	27	0.36	0.44	46	0.28	0.48	26	0.40	0.40	61	
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	25	0.39	0.48	45	0.34	0.52	29	0.46	0.48	61	
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:													
Total assets	0.25	0.60	17	0.35	0.53	28	0.35	0.60	25	0.49	0.63	48	
Allowance for loan and lease losses	22.23	66.66	8	103.77	115.41	51	89.43	118.28	41	107.29	100.14	68	
Equity capital + allowance for loan and lease losses	1.40	4.97	10	2.06	4.28	23	2.16	4.79	21	3.37	5.57	31	
Tier 1 capital + allowance for loan and lease losses	2.29	6.05	13	3.64	5.65	30	3.35	6.16	26	4.78	6.11	44	
Loans and leases + other real estate owned	0.38	0.97	12	0.53	0.85	26	0.57	0.96	26	0.76	0.86	52	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.29	0.39	45	0.35	0.38	56	0.26	0.42	33	0.17	0.29	30			
	90+ days past due		0.08	0.16	66	0.11	0.16	68	0.06	0.22	54	0.04	0.05	68			
	Nonaccrual.....		0.41	0.76	30	0.37	0.46	47	0.46	0.57	45	0.70	0.43	83			
Commercial and industrial	30–89 days past due		0.24	0.23	64	0.31	0.31	61	0.07	0.30	16	0.07	0.27	30			
	90+ days past due		0.10	0.03	85	0.14	0.05	83	0	0.05	29	0	0.01	70			
	Nonaccrual.....		0.13	0.75	12	1.04	0.83	66	0.24	0.76	22	0.20	0.60	31			
Individuals	30–89 days past due		0.94	0.83	62	1.06	0.83	63	0.89	0.84	48	0.89	0.69	67			
	90+ days past due		0.13	0.14	65	0.16	0.17	68	0.11	0.16	62	0.17	0.03	89			
	Nonaccrual.....		0.06	0.28	34	0.07	0.17	44	0.11	0.23	43	0.10	0.21	53			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0.05	0.17	59	0	0.15	35			
	90+ days past due		0	0	44	0.81	0	98	0.05	0	92	0	0	45			
	Nonaccrual.....		0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31			
Foreign governments	30–89 days past due			0			0.07			0.01							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.09			0.03			0.06							
Other loans and leases	30–89 days past due		0	0.18	15	0.04	0.20	41	0.05	0.17	44	0	0.12	27			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.41	0.65	36	0.48	0.67	44	0.41	0.71	29	0.36	0.56	40			
	90+ days past due	0.15	0.33	69	0.17	0.31	72	0.14	0.46	60	0.10	0.06	78			
	Nonaccrual	0.86	0.89	60	0.82	0.73	64	0.74	0.86	53	1.02	0.65	79			
Revolving	30–89 days past due	0.18	0.48	25	0.23	0.45	28	0.28	0.50	29	0.11	0.29	33			
	90+ days past due	0.01	0.03	72	0.01	0.05	57	0.04	0.05	62	0.04	0.02	82			
	Nonaccrual	0.05	1.13	13	0.16	1	19	0.06	1.17	11	0.13	0.42	31			
Closed-end	30–89 days past due	0.48	0.65	47	0.55	0.70	51	0.45	0.75	34	0.44	0.63	45			
	90+ days past due	0.19	0.38	73	0.21	0.35	72	0.17	0.53	60	0.12	0.06	78			
	Nonaccrual	1.09	0.87	71	0.99	0.70	76	0.94	0.84	64	1.31	0.68	86			
Junior lien	30–89 days past due	0.01	0.02	48	0.03	0.02	71	0.04	0.03	73	0.05	0.03	78			
	90+ days past due	0.01	0	86	0.03	0	95	0.01	0	79	0.01	0	85			
	Nonaccrual	0.10	0.04	84	0.09	0.04	79	0.10	0.06	73	0.16	0.04	88			
Commercial real estate	30–89 days past due	0.23	0.26	62	0.27	0.18	75	0.15	0.17	50	0.02	0.15	17			
	90+ days past due	0.04	0.02	84	0.08	0.03	78	0	0.03	46	0	0.02	31			
	Nonaccrual	0.17	0.62	17	0.11	0.23	31	0.22	0.28	49	0.45	0.33	72			
Construction and development	30–89 days past due	0.50	0.28	77	0.16	0.28	55	0.25	0.21	66	0.04	0.18	49			
	90+ days past due	0.04	0.01	89	0	0.02	33	0	0.02	31	0	0.01	42			
	Nonaccrual	0.02	0.41	28	0.04	0.20	37	0.01	0.19	32	0.06	0.21	52			
1–4 family	30–89 days past due	0.47	0.03	96	0.02	0.06	54	0	0.06	25	0.04	0.05	71			
	90+ days past due	0.04	0	94	0	0	41	0	0	43	0	0	46			
	Nonaccrual	0	0.03	27	0.02	0.02	72	0	0.02	28	0	0.04	35			
Other	30–89 days past due	0.03	0.22	40	0.14	0.20	66	0.25	0.13	76	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44			
	Nonaccrual	0.02	0.35	33	0.01	0.17	38	0.01	0.15	38	0.06	0.12	63			
Multifamily	30–89 days past due	0.35	0.09	85	0	0.08	19	0	0.10	36	0	0.04	35			
	90+ days past due	0	0	45	0.03	0	91	0	0.01	39	0	0	45			
	Nonaccrual	0.01	0.11	44	0.10	0.05	80	0.01	0.08	53	0.02	0.05	68			
Nonfarm non-residential	30–89 days past due	0.17	0.23	56	0.32	0.14	83	0.16	0.17	53	0.01	0.14	23			
	90+ days past due	0.05	0.02	83	0.10	0.03	81	0.01	0.03	53	0	0.02	33			
	Nonaccrual	0.21	0.80	18	0.12	0.28	27	0.32	0.30	59	0.64	0.40	76			
Owner Occupied	30–89 days past due	0.01	0.07	22	0.09	0.07	66	0.03	0.09	27	0.01	0.06	33			
	90+ days past due	0.01	0	75	0.08	0.01	91	0.01	0.01	60	0	0.01	35			
	Nonaccrual	0.10	0.27	23	0.10	0.16	43	0.02	0.17	16	0.10	0.16	47			
Other	30–89 days past due	0.16	0.14	68	0.23	0.07	90	0.13	0.07	78	0	0.06	39			
	90+ days past due	0.04	0.01	88	0.02	0.01	78	0	0.01	31	0	0.01	39			
	Nonaccrual	0.11	0.44	30	0.02	0.10	28	0.31	0.13	83	0.54	0.16	85			
Farmland	30–89 days past due	0	0.11	30	0.20	0.23	61	0.41	0.25	77	0	0.10	34			
	90+ days past due	0	0	45	0.06	0.01	89	0	0.01	42	0	0	45			
	Nonaccrual	0.79	1.13	57	1.18	0.84	68	2.13	1.23	78	0.33	0.44	66			
Credit card	30–89 days past due		0.95			1.19			1.22			0.83				
	90+ days past due		0.63			0.78			0.73			0.22				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital											
Common stock plus related surplus	1,749,206		1,768,026		1,279,117		775,459				
Retained earnings	888,624		824,694		737,581		651,357				
Accumulated other comprehensive income (AOCI)	31,359		1,201		-37,871		-31,495				
Common equity tier 1 minority interest	0		0		0		0				
Common equity tier 1 capital before adjustments/deductions	2,669,189		2,593,921		1,978,827		1,395,321				
Common Equity Tier 1 Capital: Adjustments/Deductions											
Less: Goodwill, intangible assets, and deferred tax assets	1,164,901		1,150,982		920,595		592,263				
Accumulated other comprehensive income-related adjustments	31,359		1,201		-37,871		-31,495				
Other deductions from common equity tier 1 capital	0		0		0		0				
Subtotal:	1,472,929		1,441,738		1,096,103		834,553				
Adjustments and deductions for common equity tier 1 capital	0		0		0		0				
Common equity tier 1 capital	1,472,929		1,441,738		1,096,103		834,553				
Additional Tier 1 Capital											
Additional tier 1 capital instruments and related surplus	144,484		0		0		0				
Non-qualifying capital instruments	0		0		162,500		138,000				
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0				
Additional tier 1 capital before deductions	144,484		0		162,500		138,000				
Less: Additional tier 1 capital deductions	0		0		0		2,130				
Additional tier 1 capital	144,484		0		162,500		135,870				
Tier 1 Capital											
Tier 2 Capital											
Tier 2 capital instruments and related surplus	55,000		60,000		25,000		25,000				
Non-qualifying capital instruments	130,000		136,500		0		0				
Total capital minority interest not included in tier 1 capital	0		0		0		0				
Allowance for loan and lease losses in tier 2 capital	129,001		53,526		49,898		46,075				
Exited advanced approach eligible credit reserves											
Unrealized gains on AFS preferred stock classified as equity							626				
Tier 2 capital before deductions	314,001		250,026		74,898		71,701				
Exited advanced approach tier 2 capital before deductions											
Less: Tier 2 capital deductions	0		0		0		0				
Tier 2 capital	314,001		250,026		74,898		71,701				
Exited advanced approach tier 2 capital											
Total capital	1,931,414		1,691,764		1,333,501		1,042,124				
Exited advanced approach total capital											
Total Assets for Capital Ratios											
Average total consolidated assets, adjusted	16,544,759		13,891,163		12,624,659		9,914,907				
Less: Deductions from common equity tier 1 capital	1,164,901		1,150,982		920,594		594,393				
Less: Other deductions	-15,502		-17,468		-16,543		-18,627				
Total assets for leverage ratio	15,395,360		12,757,649		11,720,608		9,339,141				
Total risk-weighted assets	10,989,527		11,188,570		8,338,973		6,873,291				
Exited advanced approach total RWA											
Capital Ratios											
Common equity tier 1 capital, column A	13.40	12.35	72	12.89	12.11	73	13.14	12.09	74	12.14	11.95
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0
Tier 1 capital, column A	14.72	13.08	79	12.89	12.78	61	15.09	12.85	81	14.12	12.68
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0
Total capital, column A	17.58	15.23	84	15.12	14.36	70	15.99	14.45	78	15.16	14.15
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0
Tier 1 leverage	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81	10.39	10.04
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			3,894			3,484			3,215			2,973			11.77		25.53
Other insurance activities income			3,894			3,484			3,215			2,973			11.77		25.53
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			306,038			299,516			225,317			192,589			2.18		102.70

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			25							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			0							
Insurance activities revenue / Adjusted operating income	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78	0.76	0.44	79					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47					
Credit related premium income / Total premium income	38.23			34.91			44.54			60							
Other premium income / Total premium income	61.77			65.09			55.46			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99										
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.97	11.03	75	20.05	11.51	82	17.23	10.22	73	18.96	14.86	70					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	7,000	7,000	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	7,000	7,000	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			0				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29							
Commercial and industrial loans		0.64			0.29			1.53			4.38				
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			22.03				
Total selected assets.....	0	2.04	49		12.40			3.24			-5.54				
Deposits		3.46			10.36			5			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets					Percent Change
1–4 family residential loans	0	0	0	0	1-Year 5-Year
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
Operating Income						
Income from bank subsidiaries	64,485	103,414	86,874	72,203		-37.64 7.29
Dividends	64,000	102,000	86,000	72,000		-37.25 6.67
Interest	485	1,414	874	203		-65.70 366.35
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Income from nonbank subsidiaries	1,200	2,471	486	2,520		-51.44 140.00
Dividends	1,200	2,471	486	2,520		-51.44 140.00
Interest	0	0	0	0		
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Income from subsidiary holding companies						
Dividends						
Interest						
Management and service fees						
Other income						
Total income from subsidiaries	65,685	105,885	87,360	74,723		-37.97 8.38
Securities gains (losses)	-6	-1	4	0		
Other operating income	0	15	86	73		-100.00 -100.00
Total operating income	65,679	105,899	87,450	74,796		-37.98 8.24
Operating Expenses						
Personnel expenses	0	0	0	0		
Interest expense	1,914	102	0	0		1776.47 95600.00
Other expenses	10,465	16,366	15,491	10,036		-36.06 18.12
Provision for loan and lease losses	0	0	0	0		
Total operating expenses	12,379	16,468	15,491	10,036		-24.83 39.69
Income (loss) before taxes	53,284	89,452	71,919	64,760		-40.43 2.83
Applicable income taxes (credit)	-2,471	-3,207	-3,739	-4,726		
Extraordinary items				0		
Income before undistributed income of subsidiaries	55,755	92,659	75,658	69,486		-39.83 1.76
Equity in undistributed income of subsidiaries	66,289	66,214	67,454	24,996		0.11 155.21
Bank subsidiaries	65,732	66,959	65,808	25,460		-1.83 155.63
Nonbank subsidiaries	557	-745	1,646	-464		114.23
Subsidiary holding companies	0	0	0	0		
Net income (loss)	122,044	158,873	143,112	94,482		-23.18 51.12
Memoranda						
Bank net income	129,732	168,959	151,808	97,460		-23.22 51.35
Nonbank net income	1,757	1,726	2,132	2,056		1.80 131.18
Subsidiary holding companies' net income	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,675,924	90.80	2,572,916	92.17	1,991,564	92.20	1,431,021				4.00	127.74
Common and preferred stock		2,675,924	90.80	2,572,916	92.17	1,991,564	92.20	1,431,021				4.00	127.74
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		9,730	0.33	9,169	0.33	12,210	0.57	7,755				6.12	73.63
Common and preferred stock		9,730	0.33	9,169	0.33	12,210	0.57	7,755				6.12	73.63
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		0	0	225	0.01	1,212	0.06	2,687				-100.00	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		223,224	7.57	170,854	6.12	121,857	5.64	75,911				30.65	572.93
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0	0	0		
Other assets		38,194	1.30	38,393	1.38	33,159	1.54	28,614				-0.52	75.07
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		2,947,072	100.00	2,791,557	100.00	2,160,002	100.00	1,545,988				5.57	138.15
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures		35,100	1.19	36,438	1.31	0	0	0	0	0	0	-3.67	
Other liabilities		23,045	0.78	22,976	0.82	16,819	0.78	12,103				0.30	151.56
Balance due to subsidiaries and related institutions		132,190	4.49	138,222	4.95	164,356	7.61	138,564				-4.36	24.48
Total liabilities		190,335	6.46	197,636	7.08	181,175	8.39	150,667				-3.69	65.00
Equity Capital		2,756,737	93.54	2,593,921	92.92	1,978,827	91.61	1,395,321				6.28	145.67
Perpetual preferred stock (income surplus)		144,484	4.90	0	0	0	0	0	0	0	0		
Common stock		141,834	4.81	141,827	5.08	113,758	5.27	91,756				0.00	76.62
Common surplus		1,634,815	55.47	1,636,966	58.64	1,166,701	54.01	684,730				-0.13	216.64
Retained earnings		831,688	28.22	824,694	29.54	737,581	34.15	651,357				0.85	51.24
Accumulated other comprehensive income		31,359	1.06	1,201	0.04	-37,871	-1.75	-31,495				2511.07	
Other equity capital components		-27,443	-0.93	-10,767	-0.39	-1,342	-0.06	-1,027					
Total liabilities and equity capital		2,947,072	100.00	2,791,557	100.00	2,160,002	100.00	1,545,988				5.57	138.15
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		132,190	4.49	138,222	4.95	164,356	7.61	138,564				-4.36	24.48
Notes payable to subsidiaries that issued TPS		130,000	4.41	136,500	4.89	162,500	7.52	138,000				-4.76	26.21
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	4.60	7.29	22	7.49	9.68	19	8.69	10.40	29	6.83	8.67	26			
Bank net income / Average equity investment in banks	4.99	7.45	23	7.85	10.51	19	9.10	11.19	32	6.85	9.11	20			
Nonbank net income / Average equity investment in nonbanks	18.28	9.75	79	16.85	7.89	78	21.86	7.10	87	25.95	9.81	80			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			8.81				
Bank net income / Parent net income	106.30	88.16	66	106.35	82.22	72	106.08	82.56	71	103.15	104.64	42			
Nonbank net income / Parent net income	1.44	3.59	57	1.09	5.93	57	1.49	3.78	63	2.18	1.13	77			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			90.33				
Leverage															
Total liabilities / Equity capital	6.90	20.06	24	7.62	20.43	32	9.16	20.88	41	10.80	11.14	50			
Total debt / Equity capital	1.27	14.41	24	1.40	14.31	29	0	14.69	15	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	5.99	16.67	24	6.67	16.36	32	8.21	17.10	39	9.89	9.36	49			
Total debt + Loans guaranteed for affiliate / Equity capital	1.27	14.68	24	1.40	14.56	29	0	15.14	15	0	4.64	26			
Total debt / Equity capital – excess over fair value	1.27	14.52	24	1.40	14.51	29	0	14.81	15	0	4.62	26			
Long-term debt / Equity capital	1.27	13.56	24	1.40	13.04	30	0	13.37	15	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46			
Long-term debt / Consolidated long-term debt	8.03	34.67	25	5.86	28.44	30	0	28.63	14	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45	103.11	105.17	46			
Total investment in subs / Equity capital	97.42	110.16	11	99.54	111.07	15	101.26	112.48	31	103.11	105.55	44			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.58	0.47	13	-0.07	0.36	23	0.17	0.35	47	0.46	0.56	48			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22		0.29	1.22	25	0.89	1.91	28			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	67.58	136.59	14	123.66	177.68	33	124.16	162.34	38	142.48	96.31	82			
Cash from ops + noncash items + op expense / Op expense + dividend	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38	145.68	100.80	82			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.95	134.08	67	142.04	116.34	71	153.06	103.19	85	152.60	101.42	85			
Pretax operating income + interest expense / Interest expense	2,883.91	2,016.32	80	87,798.04	1,968.54	97		2,898.75				1,955.22			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	865.13	1,539.23	50	1,267.78	1,632.83	51	1,052.44	1,369.37	53	1,173.61	1,082.59	68			
Dividends + interest from subsidiaries / Interest expense + dividends	72.68	150.43	16	147.34	210.80	33	150.75	188.90	41	163.23	107.07	80			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)	46.16	35.64	80		57.11			33.93			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.35	3.85	72	6.06	2.64	77	5.60	2.61	73	4.87	1.68	80			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.10			0.04			0.24		0		
Nonaccrual					1.03			0.54			6.54		0.46		
Total					1.13			0.58			6.78		0.46		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.07	2.66	48	0.07	5.62	43	0.11	5.50	43	0.08	0.15	69			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	158.66	81.10	89	77.45	57.84	73	76.60	57.26	69	65.88	100.86	28			
Dividends declared / Net income.....	72.48	42.29	89	45.17	33.08	73	40.49	27.33	76	48.45	32.32	70			
Net income – dividends / Average equity.....	1.27	4.14	18	4.11	6.46	20	5.17	7.33	22	3.52	5.74	23			
Percent of Dividends Paid															
Dividends from bank subsidiaries	72.35	132.17	25	142.14	178.13	41	148.40	157.73	47	157.28	106.72	77			
Dividends from nonbank subsidiaries	1.36	3.41	68	3.44	7.53	66	0.84	7.13	63	5.50	2.37	82			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48			
Dividends from all subsidiaries	73.71	174.85	16	145.58	260.40	29	149.24	215.26	34	162.79	114.69	75			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	49.33	60.28	43	60.37	66.55	39	56.65	60.71	47	73.88	35.18	84			
Interest income from bank subsidiaries.....	0.37	0.36	73	0.84	0.54	75	0.58	0.52	74	0.21	0.14	78			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	45			
Operating income from bank subsidiaries	49.71	62.88	41	61.21	69.36	37	57.23	63.43	45	74.08	41.35	79			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	68.30	56.39	58	143.16	82.95	82	22.80	51.40	44	122.57	129.02	87			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.08	46			
Operating income from nonbank subsidiaries	68.30	79.84	47	143.16	150.41	67	22.80	99.33	29	122.57	153.75	83			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.44	69.76	64	96.32	67.32	62	98.34	65.18	69	96.26	67.33	57			
Interest income from bank subsidiaries.....	0.74	0.63	76	1.34	0.80	77	1	0.92	73	0.27	1.07	76			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45			
Operating income from bank subsidiaries	98.18	82.20	54	97.65	78.80	50	99.34	74.20	63	96.53	79.76	44			
Dividends from nonbank subsidiaries	1.83	1.95	72	2.33	2.65	71	0.56	2.57	66	3.37	1.78	81			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46			
Operating income from nonbank subsidiaries	1.83	4.70	62	2.33	7.29	61	0.56	7.64	54	3.37	3.09	78			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			886.47				
Loans and advances from subsidiaries / Total debt	376.61	27.08	97	379.33	28.33	96		26.53			74.60				